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ABSTRACT

This competency-based preservice home economics teacher education module on management view of the multiple role is the sixth in a set of seven modules on consumer education related to management. (This set is part of a larger series of sixty-seven modules on the Management Approach to Teaching Consumer and Homemaking Education [MATCHE]--see CE 019 901-967.) Following the module objectives and overview, four units of instruction are presented: (1) understanding the multiple role (includes lessons on multiple role situations and working women); (2) analysis of costs/benefits of multiple role families (includes lessons on paycheck deductions, job related expenses, work related benefits, and value of additional income); (3) the effects of the multiple role situations on family consumption patterns (one lesson); and (4) management of family resources in a multiple role situation (includes lessons on managing household tasks, child care, and budget adjustments). Each lesson includes a narrative summary, suggested activities, and suggested resources (readings). A module pre/posttest (with answer key) concludes the document. (Workshop proceedings relating to the development of these modules are available in the ERIC system as CE 019 896-899; also available is a module on utilizing FHA-HERO as an instructional strategy to expand and strengthen the home economics instructional programs [CE 019 900].) (JH)

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ED166503

CONSUMER APPROACH STRAND:

MANAGEMENT

MODULE I-F-6 MANAGEMENT VIEW OF THE
MULTIPLE ROLE

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1978

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MATCHE PROJECT Funded by:
Bureau of Homemaking Education
Vocational Education
Sacramento

CE 019 930

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

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MATCHE

Management Approach to Teaching Consumer and Homemaking Education

MATCHE is an individualized, competency-based preservice curriculum designed for home economics education students at the preprofessional, upper division level. MATCHE is a comprehensive curriculum based on selected objectives which give emphases in three areas: 1) consumer approach to homemaking education, 2) teaching home economics in economically depressed areas, and 3) establishing occupational programs related to home economics. The material for each subject matter area of home economics has been organized into these three strands, and includes an FHA-HERO emphasis. These subject matter areas are home economics education core, housing, foods and nutrition, textiles and clothing, human development, and management.

The MATCHE modules were written by subject matter specialists from various colleges and universities offering home economics and therefore each is unique in the approach used for the development of the objectives. The modules allow for differences in level of achievement, rate of learning, and learning goals. They may be used independently, combined into a sequential series, or as a random set of conceptual units. Any instructor using the material can easily adapt the material to a specific group of students, the locale, method of instruction, and available facilities. Learning may be facilitated by offering one module in conjunction with others.

As MATCHE is continuously up-dated by those using the curriculum, some concepts and objectives may be added and others deleted. The purpose is to continually strengthen the program for pre and inservice home economics teachers.

Guidelines for Use and Continuous Development of MATCHE are on file with Home Economics units in each of the fifty state departments of education plus all of the Home Economics Departments in California institutions offering home economics education. This booklet and proceedings from the four MATCHE workshops give background information concerning the purpose and development of the MATCHE project.

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The project was developed under a contract with the Bureau of Homemaking Education, California State Department of Education under the provisions of PL 90-576 and PL 94-482. However, the opinions expressed herein do not necessarily reflect the position or policy of the Bureau of Homemaking Education or the U. S. Office of Education, and no official endorsement should be inferred.

MATCHE PROJECT

1974-1978

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MANAGEMENT VIEW OF THE MULTIPLE ROLE

Module Objectives

The MATCHE student will be able to identify and describe the various costs (such as taxes, transportation, clothing, fatigue, less free time) and benefits (such as income, paid insurances, satisfaction) to be considered when a family member works (employment, volunteer work, education) and explain the effect this multiple role has on a family's consumption patterns and household management.

Given a case study of a family with a husband and wife working, the MATCHE student will be able to calculate the monetary value of the income and determine if it is monetarily worthwhile to the family.

Measurement

Satisfactory completion of the module pre/posttest will demonstrate successful attainment of the module objectives. Instructors may wish to provide additional items requiring demonstration of skills related to the objectives.

Module Overview

Adjustments to life style must often be made by individuals and families with multiple role responsibilities. There are many variations of multiple role situations to consider. Some changes usually occur in consumption patterns and in the management of family resources. When determining the actual monetary value that an additional income contributes, you must consider costs and benefits.

This module is divided into the following units:

- Unit 1: Understanding the Multiple Role
- Unit 2: Analysis of Costs/Benefits of Multiple Role Families
- Unit 3: The Effect of the Multiple Role Situation on Family Consumption Patterns
- Unit 4: Management of Family Resources in a Multiple Role Situation

Note: The lack of suggested resources dealing primarily with the male multiple role is a reflection of the lack of appropriate resources. In many cases, the suggested resources can be applied to both sexes.

UNIT 1

UNDERSTANDING THE MULTIPLE ROLE

Objectives

The MATCHE student will be able to identify five multiple role situations and describe problems and implications of each.

The MATCHE student will be able to describe a profile of working women in the United States and identify three factors which have influenced this trend.

Overview

The purpose of this unit is to define the multiple role situation, to identify the problems and implications evolving from the multiple role, and to identify factors which have influenced women to seek employment outside the home.

Lesson 1: Multiple Role Situations

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to identify multiple role situations and their problems and implications.

Narrative Summary

The multiple role situation occurs when an individual has role responsibilities such as that of wife, husband, homemaker, parent, or the head of a household, and is also employed, or involved in volunteer work or is obtaining education/training.

Often in the case of women, this is referred to as a dual role situation. However, there is a variety of life styles today in which the multiple role occurs for both sexes: a young mother may find herself supporting the family while her husband is attending school; a middle-aged wife works to bridge the gap between her husband's income and their standard of living; a divorced person works to support himself or herself and two children; a single person is responsible for the care of an elderly parent; and a parent "works" at an education as a part-time student. There are many life style possibilities which involve multiple role situations.

Men have traditionally left the management of the home and child rearing to the women. However, the redefining of sex roles has influenced many men to more actively participate in sharing the responsibilities and satisfactions of these areas of family life.

In multiple role situations, there are usually many demands upon the family resources. Often difficulties are experienced in the management of the home and family life. The selection or involvement in a particular multiple role situation needs to be considered carefully for the problems or potential problems involved as well as the benefits.

Suggested Activities

1. With four other students, make a list of possible multiple role situations. Review the list and discuss the difficulties and implications of each situation, including the areas of child care, household work, work schedules and practices, transportation, fatigue, marital relationships, and time management.
2. a. Listen to MATCHE Human Development Cassette tape, "Demonstration Interview," developed by John Boogaert.
b. Work with four other students. Each student is to interview two women or men with different occupations and determine their combination of family and work; problems or conflicts with child care, household work, time management and their relationships with their husbands/wives; and how they resolve any problems or conflicts. Write a brief narrative summary of each interview and explain how help (if needed) could be obtained. Discuss findings with small group.

Suggested Resources

- Albrecht, M. A Complete Guide for the Working Mother. New York: Award Books, 1970, pp. 13-16.
- Callahan, S. C. The Working Mother. New York: Macmillan, 1971.
- Cook, A. H. The Working Mother: A Survey of Problems and Programs in Nine Countries. Ithica, New York: Publications Division New York State School of Industrial and Labor Relations, Cornell University, 1975. Chapters 7-8.
- Levine, J. A. Who Will Raise the Children? New Options for Fathers (and Mothers). New York: J. B. Lippincott, 1976.

- McGrady, M. The Kitchen Sink Papers. New York: Doubleday, 1976.
- Myrdal, A., and V. Klein. Women's Two Roles: Home and Work. London: Routledge and Kegan Paul, 1968, pp. 142-145.
- Rapoport, R. Dual Career Families. Baltimore: Penguin Books, 1971.
- Spock, B. Raising Children in a Difficult Time. New York: Norton, 1974, pp. 242-243.
- Cassette tape - "Demonstration Interview" MATCHE, Bureau of Homemaking Education. Sacramento, California, 1976.

There is no Progress Check for this lesson.

Lesson 2: The Working Women

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to identify the factors which have influenced the woman to work outside the home and to describe a profile of working women.

Narrative Summary

The role of women in marriage and in society is undergoing change. In some cases technical advancements have made the housewife's role less time-consuming and less satisfying; in others the opposite has occurred. The many goods and services which women at one time needed to produce in the home can now be purchased in the market place, reducing the need for home production. The care of the elderly and the education of the children, once the mother's responsibility, are now accomplished through other means. The availability and acceptance of the varied methods of birth control have played a factor in reducing family size and in the spacing of children. The women's liberation movement has pushed for self-fulfillment of women, their ego satisfaction and stimulation. These factors are causing women to re-define the family and their role in the family. Assumptions about women's work, roles, and expectations are being expanded.

Suggested Activities

1. Using current data, prepare a profile of working women and identify current trends. Present this information to the instructor.

2. Work with four other students. Each person is to select one factor which has influenced women to seek or continue employment outside the home. Each student is to prepare a ten minute talk focusing on how his or her factor has influenced women's employment.
3. Develop a list of reasons why women work. Develop a similar list for men. According to the suggested resources, which is often the major reason? Compare and discuss with other class members. Why are there similarities/differences between the lists?
4. With other class members, survey women and men to find out their reasons for employment, and why they think members of the opposite sex are employed. Discuss the results and compare them with the lists developed in Activity #3. Present this information to the instructor.

Suggested Resources

- Albrecht, M. A Complete Guide for the Working Mother. New York: Award Books, 1970, pp. 13-21.
- Callahan, S. C. The Working Mother. New York: Macmillan, 1971. Chapter 1.
- Cook, A. H. The Working Mother: A Survey of Problems and Programs in Nine Countries. Ithica, New York: Publications Division New York State School of Industrial and Labor Relations, Cornell University, 1975. Chapters 1-2.
- Deacon, R., and F. Firebaugh. Home Management Context and Concepts. Boston: Houghton Mifflin, 1975, pp. 34, 84.
- Fitzsimmons, C., and F. Williams. The Family Economy. Ann Arbor, Michigan: Edwards Brothers, 1973, pp. 315-320. Chapter 16.
- Gross, I. H., E. W. Crandall, M. M. Knoll. Management for Modern Families. New York: Appleton-Century-Crofts, 1973, pp. 74-80.
- Hoffman, L. W., and F. I. Nye. Working Mothers. San Francisco: Jossey-Bass, 1974. Chapters 1-2.
- Myrdal, A., and V. Klein. Women's Two Roles: Home and Work. London: Routledge and Kegan Paul, 1968, pp. 145-152.

Oppenheim, I. Management of the Modern Home. New York: Macmillan, 1976. Chapter 10.

Yankelovich, Skelly, and White, Inc. The General Mills American Family Report 1974-75. Minneapolis, Minnesota: General Mills, 1975.

There is no Progress Check. When you feel you are ready, take the following unit Progress Test.

UNIT 1 PROGRESS TEST

Management View of the
Multiple Role

Student _____

Instructor _____

Date _____

1. Give two examples of a multiple role situation.
2. Describe three possible management problem areas of the multiple role situation.
3. Identify three of the factors which have influenced women to work outside the home, and briefly describe how they have caused this influence.
4. The major reason given by women for seeking employment is _____.
List four other reasons for employment often given by women.
5. The rate of participation in the labor force currently is highest for wives in which income level?

ANSWER KEY
UNIT 1 PROGRESS TEST

Management View of the Multiple Role

Instructor: In booklets reproduced for students, you may wish to omit this page.

1. a working wife with preschool children works to maintain level of living
a middle-aged working wife works to accumulate a retirement "nest egg"
a divorced father with two teenage children works to achieve standard of living
a mother is a college student, etc.
2. child care
household work
work schedules and practices
transportation
fatigue
marital relationship
time management
3. housewife's role less time-consuming and less satisfying
reduced family size
women's liberation movement
increased cost of living
4. economic, "money"
satisfaction
self-fulfillment
maintain emotional health
contact with people
use education or training
5. (Consult current statistical information for this answer.)

UNIT 2

ANALYSIS OF COSTS/BENEFITS OF MULTIPLE ROLE FAMILIES

Objectives

The MATCHE student will be able to describe the common paycheck deductions (such as taxes, social security, life insurance).

The MATCHE student will be able to describe the various work related expenses/costs (such as transportation, child care, clothing, fatigue).

The MATCHE student will be able to describe the various work related benefits (such as income, employee discounts, paid insurance, satisfaction).

The MATCHE student will be able to calculate the monetary value of an additional family member's employment/work and determine whether it is monetarily worthwhile to the family.

Overview

The purpose of this unit is to identify costs/benefits of additional family workers. The common paycheck deductions and the work related costs and benefits need to be identified. Using these factors, the student will learn how to calculate the monetary value of an additional family member's employment/work and determine whether this employment/work is monetarily beneficial to the family.

Lesson 1: Paycheck Deductions

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to describe common deductions.

Narrative Summary

The gross income will be greater than what is actually taken home, due to deductions from the paycheck.

The calculation of paycheck deductions enables the comparison of take-home pay with job-related expenses and benefits in order to determine the benefits of employment.

Suggested Activities

1. View the filmstrips in The Paycheck Puzzle. Summarize the information presented.
2. With your small group or as an individual project, develop a list of possible paycheck deductions. Consulting with your instructor, select one common paycheck deduction and develop an information sheet describing its general characteristics and features which would be relevant for an individual in a multiple role situation. Share your information sheet with your small group.

Example of possible project:

Select and review a reference on the history of social security and the present programs it administers. Contact your local social security office to find out which benefits are available to persons in multiple role situations.

Suggested Resources

Deacon, R., and F. Firebaugh. Home Management Context and Concepts. Boston: Houghton Mifflin, 1975, pp. 321-325.

Fitzsimmons, C., and F. Williams. The Family Economy. Ann Arbor, Michigan: Edwards Brothers, 1973, pp. 329-331. Chapter 16.

The Paycheck Puzzle, filmstrips and cassettes. New York: Guidance Associates.

There is no Progress Check for this lesson.

Lesson 2: Job Related Expenses

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to describe the various work related expenses/costs.

Narrative Summary

There are many related expenses in a multiple role situation. It is important to determine these expenses, as they are used in calculating the value of additional income/use of time.

Costs will vary, depending on the multiple role situation and responsibilities and the factors related to the work such as type of occupation, position held, location, and hours of employment.

Costs to be considered are both monetary and non-monetary. Monetary work related expenses include some of the paycheck deductions, the costs of child care, household help, transportation, income taxes, dues, licenses, tuition, books, etc. Non-monetary costs include the various opportunity costs related to employment, volunteer work, being a student, such as time and energy which could be utilized for other activities. Also included in this category are the various psychic costs, such as the reduced or absence of satisfaction with how one's time is utilized, or increased fatigue or stress from the job.

Another aspect of work related expenses is the record keeping. Some of the expenses are tax deductible; thus accurate records are necessary not only for tax preparation, but for verification purposes.

Suggested Activities

1. Select a multiple role situation and write a brief description of it. Compile a list of the possible monthly and yearly job-related expenses. Suggest ways the costs could be reduced. Discuss with your small group and/or instructor.
2. Contact the Internal Revenue Service in your city, or research current IRS publications to find out which job-related expenses are deductible on personal income tax statements. Share this information with other class members. Turn in the list to the instructor.

Suggested Resources

Benjamin, L. So You Want to Be a Working Mother. New York: Funk and Wagnalls, 1966. Chapter 1.

Deacon, R., and F. Firebaugh. Home Mangement Context and Concepts. Boston: Houghton Mifflin, 1975, pp. 321-325.

Fitzsimmons, C., and F. Williams. The Family Economy. Ann Arbor, Michigan: Edwards Brothers, 1973, pp. 329-331. Chapter 16.

Miller, R. Economic Issues for Consumers. St. Paul: West Publishing, 1975. Chapter 5.

There is no Progress Test for this lesson.

Lesson 3: Work Related Benefits

In addition to the narrative summary all of the resources and activities presented in this lesson will enable you to describe possible work related benefits.

Narrative Summary

Work related benefits include those with a dollar value as well as benefits which are difficult to measure monetarily.

Benefits include such things as the use of an automobile, life and health insurance, company counselors, child care, merchandise discounts, investment or savings plans, and pension funds.

Other benefits which are more difficult to measure include satisfaction from the work, contact with co-workers, other job contacts, experience, flexible work hours, increased knowledge, a degree which may increase employment opportunities, etc.

Work related benefits need to be calculated or estimated when determining the value of an income.

Suggested Activities

1. Using the multiple role situation developed for Activity #2 of the previous lesson, compile a list of possible monthly and yearly work related benefits. If possible, interview an individual in a similar occupation or multiple role situation to determine the accuracy of your estimates. Discuss with small group and/or instructor.
2. With your small group, discuss ways of better using work benefits.

Suggested Resources

Benjamin, L. So You Want to Be a Working Mother. New York: Funk and Wagnalls, 1966. Chapter 1.

Deacon, R., and F. Firebaugh. Home Management Context and Concepts. Boston: Houghton Mifflin, 1975, pp. 321-325.

Fitzsimmons, C., and F. Williams. The Family Economy. Ann Arbor, Michigan: Edwards Brothers, 1973, pp. 329-331. Chapter 16.

Miller, R. Economic Issues for Consumers. St. Paul: West Publishing, 1975. Chapter 5.

There is no Progress Check for this lesson.

Lesson 4: Value of Additional Income in the Multiple Role Family

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to calculate the value of additional family employment to determine whether it is monetarily worthwhile to the family.

Narrative Summary

The first step in determining the actual value of multiple employment is to determine the work related expenses.

Next the economic value of productive work in the home must be estimated not only in the situation when the individual is employed, but also the value if he or she was not employed.

These costs must then be subtracted from the total income (the actual dollar amount plus all possible benefits).

This result will either be the net gain or the net loss from the employment.

Suggested Activities

1. Contact a public or private employment agency or a women's center and interview an individual seeking employment; or role play the situation with a classmate. Help determine the value of his or her income to the family if possible job offers were accepted.
2. Set up a role playing situation of a family determining the pros and cons of the mother or father seeking employment.

Suggested Resources

Deacon, R., and F. Firebaugh. Home Management Context and Concepts. Boston: Houghton Mifflin, 1975, pp. 313-325.

Nickell, P., A. Rice, S. Tucker. Management in Family Living. New York: John Wiley and Sons, 1976.

Winter, E. Women at Work: Everywoman's Guide to Successful Employment. New York: Simon and Schuster, 1967. Chapters 3, 5, 7, 8.

There is no Progress Check. When you feel you are ready, take the following unit Progress Test.

UNIT 2 PROGRESS TEST

Management View of the
Multiple Role

Student _____

Instructor _____

Date _____

1. Describe ten possible job-related expenses.
2. Why is it important to keep records of job-related expenses?
3. Using examples, describe how job-related benefits can affect an individual's income.
4. List the steps involved in determining whether it is monetarily worthwhile for a particular family member to be employed.

ANSWER KEY
UNIT 2 PROGRESS TEST

Management View of the Multiple Role

Instructor: In booklets reproduced for the students, you may wish to omit this page.

1. taxes
child care
household help
transportation
clothing
food
federal, state, and local
income taxes
social security tax
retirement or pension fund
life, health, or disability
insurance
parking
professional, business, and union
dues
tools, licenses, supplies
meetings, conventions, conferences
entertainment
educational
charitable contributions
union or employee organization dues
2. It is important because some expenses are tax deductible, and is also a necessary step in determining the value of a second income.
3. (Instructor will need to determine accuracy of answer.)
4. estimate work related expenses
estimate economic value of household production when the individual
is employed
estimate economic value of household production when the individual
is not employed
estimate value of benefits
subtract the costs from the income and benefits

UNIT 3

THE EFFECT OF THE MULTIPLE ROLE SITUATION ON FAMILY CONSUMPTION PATTERNS

Objective

The MATCHE student will be able to describe at least four ways that a multiple role situation can change a family's consumption patterns.

Overview

The purpose of this unit is to determine the difference that the multiple role situation would make on family consumption patterns and life style.

Lesson 1: Consumption Patterns

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to describe how the multiple role situation can change a family's consumption pattern.

Narrative Summary

In many families there is only one major source of income, that of the earnings of one family member. In a multiple role situation, there may be additional income because more than one family member may be employed. Often this results in changes in the family consumption patterns.

Multiple income families usually have greater expenditures in some areas of consumption. Frequently, the percentage of income used for more basic budget areas such as housing and food will decrease while other areas increase.

Suggested Activity

Using the suggested resources as well as other sources, prepare a short paper comparing the consumption patterns of multiple vs. single earner families. Include possible reasons for similarities and differences. Present this paper to your instructor.

Suggested Resources

Fitzsimmons, C., and F. Williams. The Family Economy. Ann Arbor, Michigan: Edwards Brothers, 1973, pp. 319-324. Chapter 16.

Gross, I. H., E. W. Crandall, M. M. Knoll. Management for Modern Families. New York: Appleton-Century-Crofts, 1973, pp. 505-522.

"How Does Your Spending Compare?" Changing Times, October, 1976, pp. 6-11.

"Spending and Saving: Readers Tell How They Do It," Changing Times, November, 1976, pp. 21-23.

"What Future for the American Family?" Changing Times, December, 1976, pp. 7-10.

Yankelovich, Skelly, and White, Inc. The General Mills American Family Report 1974-75. Minneapolis, Minnesota: General Mills, 1975.

Your paper will be the Progress Check for this unit.

UNIT 4

MANAGEMENT OF FAMILY RESOURCES IN A MULTIPLE ROLE SITUATION

Objectives

The MATCHE student will be able to describe at least three adjustments to be considered in managing the household tasks in a multiple role situation.

The MATCHE student will be able to describe the problem of child care responsibilities which must be considered in a multiple role situation.

The MATCHE student will be able to describe budget adjustments in the financial management of the multiple role situation.

Overview

The purpose of this unit is to identify the various management adjustments of household tasks, child care responsibilities, and financial management which must be considered in multiple role situations.

Lesson 1: Managing Household Tasks

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to describe the various adjustments to be considered in managing the household tasks in a multiple role situation.

Narrative Summary

Management of household tasks is an area of family resource management which may require changes from the family's normal pattern. Factors affecting this management include such things as organizational skills, standards, physical arrangement of dwelling, work simplification techniques, division of labor, time and energy management and availability, or the lack thereof.

In multiple role situations, these factors are especially important. Due to employment and/or other demands of the multiple role situation, there is less time available for other activities, among them, the accomplishment of household tasks. More demands on the family members involved, i.e., larger families plus young children, plus large dwelling, plus higher level of living, plus high or rigid standards etc., will serve to increase the time spent on household work. As a result, adjustments need to be made in many of the factors affecting household management.

Families in multiple role situations find or develop various means of accomplishing the management of family resources, including the accomplishment of family household responsibilities. Decisions as to the plans implemented are based on a cost/benefit approach to the use of the human and non-human resources which are involved (i.e., time, energy, appliances, etc.).

Suggested Activities

1. Analyze three to four simple household tasks for ways to reduce the time spent doing them. Think of at least three alternative methods for completing the task using work simplification principles. Set up a testing situation in which the suggested methods are timed. Compare results with a small group and/or instructor.
2. Design living arrangements to minimize work and conserve time for a family of five where both parents have careers.
3. Select a multiple income family or develop a hypothetical family (case studies beginning on page 108 in Management of the Modern Home may be used for a basis). Analyze how household tasks, time, and important family responsibilities (i.e., child care, care of elderly parent etc.) are managed. What adjustments in household management were considered in this situation? Think of alternative methods of household management. Discuss these with your small group and/or instructor.
4. Using the suggested resources, current articles, and personal interviews, examine a minimum of four different families' approaches to the division of household tasks. Plan a short instructional unit on this issue for an adult group.
5. Review the research by Walker and Wood, as assigned. Summarize the research and turn in the report to your instructor.

Suggested Resources

- Albrecht, M. A Complete Guide for the Working Mother. New York: Award Books, 1970, pp. 203-258.
- Benjamin, L. So You Want to Be a Working Mother. New York: Funk and Wagnalls, 1966. Chapter 4.
- Deacon, R., and F. Firebaugh. Home Management Context and Concepts. Boston: Houghton Mifflin, 1975, pp. 88-92.
- Levine, J. A. Who Will Raise the Children? New Options for Fathers (and Mothers). New York: J. B. Lippincott, 1976.
- McGrady, M. The Kitchen Sink Papers. New York: Doubleday, 1976.
- Nickell, P., A. Rice, S. Tucker. Management in Family Living. New York: John Wiley and Sons, 1976, pp. 9, 129-130, 223-224, 261-262.
- Oppenheim, I. Management of the Modern Home. New York: Mcamillan, 1976, pp. 286-289.
- Walker, Kathryn E., and Margaret E. Woods. Time Use: A Measure of Household Production of Family Goods and Services. Center for the Family of the American Home Economics Association, 1976.

There is no Progress Check for this lesson.

Lesson 2: Child Care

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to describe the problem of child care responsibilities.

Narrative Summary

Child care in a safe environment which promotes personal growth is one of the major concerns of multiple role families. Many parents have difficulty finding satisfactory child care arrangements. The lack of adequate child care at reasonable costs causes some parents to leave their jobs.

Difficulties encountered in the various arrangements for child care vary with the parent's resources, attitudes, expectations, and the children involved. Some mothers and fathers feel guilty that they are working, while others feel that employment outside the home makes them better parents. Some children become more self-reliant when the parents are employed, but some become more insecure. Another difficulty often experienced with older children is the unavailability of a parent for transportation to and from the various activities in which the children are involved.

Suggested Activities

1. In your small group, develop a list of different child care arrangements for children at different age levels. Discuss the pros and cons and implications of each suggestion. What could be the effect (cost/benefit) on the persons involved? on employment? on society? of employment and society on child care?
2. With other classmates, arrange a panel discussion of working parents with various child care arrangements and/or with children at different age levels. Develop a series of questions and topics for them to cover.
3. Research current literature to find out what employers and/or society are doing/not doing for employees who have multiple role responsibilities (i.e., flex-time, job sharing, parental leave, etc.). Share with your small group and/or instructor.

Suggested Resources

- Callahan, S. C. The Working Mother. New York: Macmillan, 1971. Chapters 2-3.
- Carr, J., and I. Sorley. The Intentional Family. New York: Abingdon Press, 1971.
- Cook, A. H. The Working Mother: A Survey of Problems and Programs in Nine Countries. Ithica, New York: Publications Division, New York State School of Industrial and Labor Relations, Cornell University, 1975. Chapter 8.
- Fitzsimmons, C., and F. Williams. The Family Economy. Ann Arbor, Michigan: Edwards Brothers, 1973, pp. 324-329. Chapter 16.
- Goldberg, H. The Hazards of Being Male: Surviving the Myth of Masculine Privilege. New York: Signet, 1976.

Gross, I. H., E. W. Crandall, M. M. Knoll. Management for Modern Families. New York: Appleton-Century-Crofts, 1973, pp. 81-84.

Hoffman, L. W., and F. I. Nye. Working Mothers. San Francisco: Jossey-Bass, 1974. Chapters 5-6.

Levine, J. A. Who Will Raise the Children? New Options for Fathers (and Mothers). New York: J. B. Lippincott, 1976.

McGrady, M. The Kitchen Sink Papers. New York: Doubleday, 1976.

Myrdal, A., and V. Klein. Women's Two Roles: Home and Work. London: Routledge and Kegan Paul, 1968. Chapter 7.

Oppenheim, I. Management of the Modern Home. New York: Macmillan, 1976, pp. 278-281.

Spock, B. Raising Children in a Difficult Time. New York: Norton, 1974, pp. 242-243.

Winter, E. Women at Work: Everywoman's Guide to Successful Employment. New York: Simon and Schuster, 1967. Chapters 12-13.

There is no Progress Check for this lesson.

Lesson 3: Budget Adjustments

In addition to the narrative summary, all of the resources and activities presented in this lesson will enable you to describe some of the budget adjustments which must be considered in a multiple role situation.

Narrative Summary

Since many families have decided to have multiple earners to increase the family's income, it is important to have a spending plan to enable the family to reach its goals. Establishing goals and priorities and allocating funds for them is a beginning step. Present, past, and anticipated future expenses need to be considered. Additional health and life insurance for employed family members may need to be purchased.

Problems in budgeting arise. Income and expenses are often miscalculated. In some cases, families will overextend their credit use or strive for unrealistic goals. A major problem for some families is that they have no fund for emergencies or unexpected expenses. Often multiple income families find themselves in a higher income tax bracket and consequently may be required to pay additional income tax.

Suggested Activities

1. Develop a list of possible budgeting problems of the multiple role situation. Compare with other students and discuss ways in which the problems could be lessened or eliminated.
2. Interview a family in which both parents are employed. Determine their stage in the family life cycle, socioeconomic status, level of living, income, and other factors which affect resource use. Find out major family goals and use of credit. Analyze their spending plan if they have one or develop one for/with them. Keeping the family anonymous, share the analysis or proposed spending pattern with other students and/or the instructor.
3. Describe how the change in the family income would influence the budget in the following family situation: both husband and wife were employed for three years prior to the birth of the first child; then only the husband worked for the next five years. At this time the wife once more became employed outside the home. Prepare and submit a one-page description to the instructor.

Suggested Resources

- Albrecht, M. A Complete Guide for the Working Mother. New York: Award Books, 1970, pp. 259-280.
- Gross, I. H., E. W. Crandall, M. M. Knoll. Management for Modern Families. New York: Appleton-Century-Crofts, 1973. Chapter 16.
- "Money Management for the Two Income Family," Consumer Informational Reports #7. San Francisco: Bank of America, 1976.
- Nickell, P., A. Rice, S. Tucker. Management in Family Living. New York: John Wiley and Sons, 1976. Chapter 11.
- Rapoport, R. Dual Career Families. Baltimore: Penguin Books, 1971.

There is no Progress Check for this lesson. When you feel you are ready, take the following unit Progress Test.

UNIT 4 PROGRESS TEST

Management View of the
Multiple Role

Student _____

Instructor _____

Date _____

1. List possible household management arrangements when both parents are employed.

2. How does the family's attitude toward the wife's employment affect the division of home responsibilities?

3. A major concern of working parents is:

4. What problems may arise in budgeting in the multiple role situation?

ANSWER KEY
UNIT 4 PROGRESS TEST

Management View of the Multiple Role

Instructor: In booklets reproduced for students, you may wish to omit this page.

1. wife is responsible for everything
husband is responsible for everything
family shares responsibilities
hire additional help
wife reduces employment from full to part time
wife becomes more efficient
standards are lowered
2. If all family members agree to wife's employment there is a greater tendency to share home responsibilities.
3. Child care in a safe environment which promotes personal growth and is available at reasonable cost.
4. income and expenses are often miscalculated
credit is overextended
the family has unrealistic goals
no emergency fund is planned

Suggested Resources

- Angrist, S. S. "How Working Mothers Manage: Socioeconomic Differences in Work, Child Care and Household Tasks," Social Science Quarterly, 56 (March, 1976), 631-7.
- Asbell, B. "What Happens to a Marriage When the Wife Goes to Work?" Today's Health, 52 (August, 1974), 24-8.
- Baxandall, R.; L. Gordon; S. Reverby. America's Working Women. New York: Vintage Press, 1976.
- Black, K. N. "Working Mother: What effect Is She having?" Forecast Home Economics, 19 (February, 1974), 50-52.
- Burke, R. J., and T. Weir. "Relationship of Wife's Employment Status to Husband, Wife, and Pair Satisfaction and Performance," Journal of Marriage and the Family, 38 (May, 1976), 279-87.
- Business World. A Career Magazine for college seniors. Published four times annually. Rahway, New Jersey: University Communication.
- Clark, L. "Considerations for Married Career Women," National Association Women Deans Administration and Counsel, 40 (Fall, 1976), 18-21.
- Columbia University Conference. Work in the Lives of Married Women. Columbia University Press, 1958.
- Comer, N. "Working Mothers: How They Juggle Their Lives," Mademoiselle, May, 1975.
- Cowley, S. "What Makes Sally Run?" Newsweek, December 6, 1976, pp. 75-76.
- Darby, S. "Big Time Careers for the Little Woman: A Dual-Role Dilemma," Journal of Social Issues, 32, 85-98.
- Epstein, C. Woman's Place. Berkeley: University of California Press, 1971.
- Farkas, G. "Education, Wage Rates and the Division of Labor Between Husband and Wife," Journal of Marriage and the Family, 38 (August, 1976), 473-83.
- Gold, J., and J. Bergstrom. Checking Out Child Care: A Parent Guide. Washington, D. C.: Day Care and Child Development Council of America.
- Gramm, W. L. "Household Utility Maximization and the Working Wife," American Economic Review, 65 (March, 1975), 90-100.

- Gratz, R. B., and L. Van Gelder. "Double Jeopardy: The Working Motherhood Trap," Redbook, July, 1974.
- Harmon, Lenore W. "Women's Working Patterns Related to Their SVIB Housewife and 'Own' Occupational Scores," Journal of Counseling Psychology, 4 (July 14, 1967), 299-301.
- Hedges, J., and J. Barnett. "Working Women and the Division of Household Tasks," Monthly Labor Review, 95 (April, 1972), 9-13.
- Hoffman, L. "Early Childhood Experiences and Women's Achievement Motives," Basic and Contemporary Issues in Developmental Psychology, by P. Mussen, J. Conger, and J. Kagan. New York: Harper and Row, 1975, pp. 403-419. Also found in Journal of Social Issues, 28 (1972), 129-55.
- Krep, J. Sex in the Marketplace: American Women at Work. Baltimore: Johns Hopkins Press, 1971.
- Margolies, M. "The New Working Mother," Harper's Bazaar, November, 1975, pp. 142-144, 166-169.
- Meyer, C. "Being a Working Wife: How Well Does It Work?" Reader's Digest, January, 1973.
- Mudis, P. "Commitment to Work and to Family: Marital Status Differences in Women's Earnings," Journal of Marriage and the Family, May, 1976.
- Murray, A. "Whys and Wherefores of Working Mothers," Forecast of Home Economics, 17 (September, 1971), 86-7.
- National Manpower Council. Work in the Lives of Married Women. New York: Columbia University Press, 1958.
- Oakley, A. Woman's Work, The Housewife, Past and Present. New York: Vintage Books, 1974.
- Pogrebin, L. C. "Working Woman; Working Mothers," Ladies Home Journal, 90 (June, 1973), 62-63.
- Rutsky, M. "Women at Work," Newsweek, December 6, 1976.
- Samuels, C. The Forgotten Five Million: Women in Public Employment A Guide to Eliminating Sex Discrimination. Women's Action Alliance, 1975.
- Seifer, N. Absent from the Majority Working Class Women in America. New York: Institute of Human Relations, 1973.

"Taking Care of Our Children," Women's Agenda. Women's Action Alliance, 1 (October, 1976).

Task Force on Women and Corporations. Women and Corporations Issues and Action. New York: Interfaith Center on Corporate Responsibility, 1975.

U. S. Department of Health, Education and Welfare. Women in Non-Traditional Occupations: A Bibliography. Washington, D. C.: Office of Education, September, 1976.

U. S. Department of Labor. Women and Work. Washington, D. C.: Office of Information.

U. S. Department of Labor. A Working Woman's Guide to Her Job Rights. Washington D.C.: Women's Bureau, Leaflet 55. Revised 1975.

U. S. Department of Labor. Profile of the Women Worker, 50 Years of Progress. Washington, D.C.: Women's Bureau, September, 1969.

U. S. Department of Labor. Working Mothers and the Need for Child Care Services. Washington, D.C.: Women's Bureau, June, 1968.

U. S. Department of Labor. Working Wives: Their Contribution to Family Income. Washington, D.C.: Women's Bureau, November, 1968.

Williamson, S. Z. "Effects of Maternal Employment on the Scholastic Performance of Children," Journal of Home Economics, 62 (October, 1970), 609-13.

Women's Work. Washington, D. C.: Women's Work, Inc.

MODULE PRE/POSTTEST

Management View of the Multiple Role

Student _____

Instructor _____

Date _____

Student: This pre/posttest will assess your knowledge of the information presented in this module. You need study only those units that are prescribed on the basis of the pretest results.

1. Identify and briefly describe the various costs and benefits to be considered when an individual works.
2. What effect does the multiple role have on a family's management of household tasks? Identify four possible responses to accomplish household management.
 - a.
 - b.
 - c.
 - d.

Pre/posttest (continued)

3. Given the information below, figure the actual dollar value of the individuals income (unless specified, these are monthly amounts).

Gross income	\$700.00
Federal income tax	125.00
State income tax	20.00
Social Security	40.00
Pension	10.00
Parking	5.00
Child care	80.00
Meals and coffee breaks	15.00
Household help	80.00
Clothing	30.00
Transportation	15.00
Convenience foods and meals	30.00
Union dues	4.00
Additional income tax	50.00

Annual dollar value of individual's household work

employed- \$4,800
not employed- \$6,400

4. Refer to question #3. In addition to the information listed, what else does this family need to consider in determining the costs and benefits of this employment? What suggestions would you make to increase the dollar value of this income? What effect does the additional income usually have on the family's consumption pattern?

Return this test to your instructor for evaluation.

ANSWER KEY
MODULE PRE/POSTTEST

Management View of the Multiple Role

Instructor: Do not reproduce this page in students' booklets. You must retain it for grading and prescriptive purposes. Answers will vary with individuals. A preferred response might be similar to the answer presented.

1. Costs - federal and state income taxes, social security taxes, retirement or pension funds, insurance, parking, transportation, child care, meals, convenience foods, family meals eaten away from home, household help, clothing, coffee breaks, extra household equipment, personal care items, licenses, tools and supplies, professional dues, meetings and publications, educational expenses, additional income tax, business entertainment, demands on time, fatigue, dissatisfaction, stress, tension, conflicts, loss in services of individual's contribution to household management, etc.

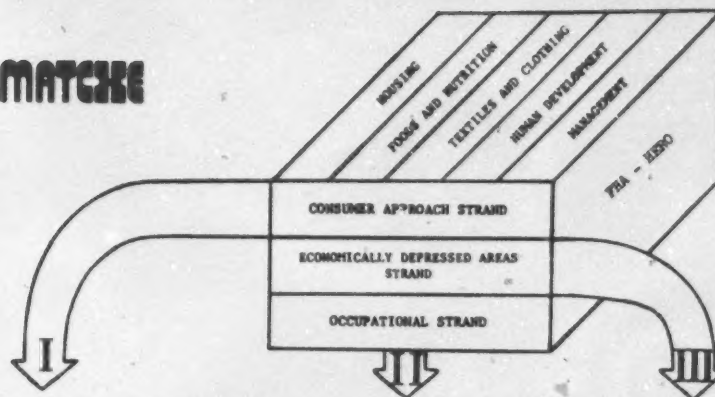
Benefits - income, paid insurances, free merchandise/services, discounts, company savings or investment plans, future retirement income, satisfaction, co-worker contact, challenging experiences, future employment contacts, etc.

2. The greater the number of demands existing in a multiple role situation, the greater the effect on household management. Time and energy availability are usually affected most. In many cases families respond by adjusting their management patterns. Examples include a sharing of household tasks by all family members, hiring additional help, utilizing convenience items, lowering standards, eliminating low priority tasks, becoming more efficient, or overloading one member with the household tasks.
3. After subtracting job-related expenses from the gross monthly income, the remainder is \$196.00. After the net loss of the dollar value of the individual's household work is taken into consideration, the amount is \$63.00.

Pre/posttest Answer Key (continued)

4. This family needs to consider other costs and benefits which may not have been identified (see answer to question #2). Future costs and benefits need to be taken into account. The family also should reexamine the reasons for employment. In some cases, the additional \$63.00 each month may be necessary to meet family expenses or may be sufficient reason for employment. In other cases the \$63.00 may not be enough to justify this employment to the family. Family goals and values would also need to be considered in determining whether this would be worthwhile to the family. Note: Students will also be suggesting methods for increasing the dollar value; they should include various ways of reducing work related expenses. Current consumption patterns for multiple earner families will also need to be consulted for this answer.

MATCH



A. CORE: CONSUMER APPROACH TO HOMEMAKING EDUCATION 1 Life Styles and the Consumer 2 Community Consumer Resources 3 Consumer Rights and Responsibilities 4 Incorporating the Consumer Approach in Homemaking Classes	CORE: ESTABLISHING OCCUPATIONAL PROGRAMS 1 Analyzing Job Market Opportunities 2 Developing Occupational Programs 3 Implementing Occupational Programs 4 Evaluating Occupational Programs	CORE: TEACHING HOME ECONOMICS IN ECONOMICALLY DEPRESSED AREAS 1 Characteristics of Economically Depressed Areas 2 Life Style Characteristics of Economically Depressed Areas 3 Community Resources for Economically Depressed Areas 4 Developing and Implementing Programs for Economically Depressed Areas
AREA (Module) PACKAGES	AREA (Module) PACKAGES	AREA (Module) PACKAGES
B. HOUSING 1 Consumer Use of the Community 2 Procedures for Selecting a Community 3 Procedures for Selecting Housing 4 Shopping for a Home Loan 5 Procedures for Selecting Furnishings 6 Maintenance Procedures for Surfaces, Furniture, and Appliances	HOUSING 1 Occupational Opportunities Related to Housing and Interiors 2 Required Skills for Retail Sales of Furnishings and Related Household Items	HOUSING 1 Low Income Housing 2 Government Housing Programs 3 Low Income Furnishings
C. FOODS AND NUTRITION 1 Technological, Sociological, Ecological, and Environmental Factors Related to Food 2 Regulatory Agencies Responsible for Wholesomeness and Quality of Foods 3 Consumer Aspects in Planning Meals 4 Cultural Food Patterns 5 Influences on Food Prices	FOODS AND NUTRITION 1 Occupational Opportunities Related Foods and Nutrition 2 Operations and Activities of a Food Service Operation 3 Managing a Food Service Operation	FOODS AND NUTRITION 1 Food Availability in Economically Depressed Areas 2 Low Income Food Patterns 3 Meal Management on a Low Income
D. TEXTILES AND CLOTHING 1 Consumer Approach to Textiles and Clothing 2 Sociological, Psychological, and Economic Factors Affecting Clothing Selection 3 Clothing Needs of Individuals 4 Applications and Implications of New Technology in Textiles and Clothing	TEXTILES AND CLOTHING 1 Occupational Opportunities Related Textiles and Clothing 2 Assembly Line Garment Construction 3 Merchandising Textiles and Ready-To-Wear	TEXTILES AND CLOTHING 1 Clothing the Individual and Family 2 Utilizing Resources for Clothing and Textiles
E. HUMAN DEVELOPMENT 1 Societal Changes Affecting the Family 2 The Relationship Between Spending Patterns and Interpersonal Relationships 3 Financial Pressures in Various Life Styles and Cycles 4 Individuals and Families in Crisis 5 Consumer Aspects of Parenthood	HUMAN DEVELOPMENT 1 Occupational Opportunities Related to Human Development 2 Children's Center Aide 3 Developing Programs for Preschool Children 4 Convalescent Home Aide	HUMAN DEVELOPMENT 1 Characteristics of Economically Depressed Area Families 2 The Child and the Economically Depressed Area Family 3 Resources for the Economically Depressed Area Family
F. MANAGEMENT 1 Relationship Between National and Consumer Economics 2 Consumer Legislative Issues 3 Environmental Issues and the Consumer 4 Financial Management 5 Family and Individual Credit Management 6 Management View of the Multiple Role 7 The Metric System	MANAGEMENT 1 Occupational Opportunities Related to Home Management and Supporting Services 2 Occupational Preparation for Jobs Utilizing Housekeeping Skills	MANAGEMENT 1 Management Skills 2 Money Management 3 Marketing Practices in Relation to Low Income Clientele